

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Kimberly Mitchell**

Case No.: **21-11650**

Judge: **John K. Sherwood**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☐ Modified/Notice Required
☒ Modified/No Notice Required

Date: **May 9, 2022**

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney ADS

Initial Debtor: K M

Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 930.00 Monthly to the Chapter 13 Trustee, starting on ____ for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☒ Loan modification with respect to mortgage encumbering property:

Description: Mortgage modification reducing payment and eliminating pre-petition arrears. New payment to be as stated in Schedule J at \$2,084.03

Proposed date for completion: Completed with order entered 1/31/22.

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Internal Revenue Service	Taxes and certain other debts	18,825.55

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Ally Financial	2018 BMW X1 22,000 miles Financed. Debtor in arrears \$2,500.00.	40,618.00	25,000.00	None	25,000.00	6.00	27,144.46

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor - This lender is unaffected by the Plan as a Loan Modification
Mr. Cooper and Order Approving same was entered by the Court on Jan. 31, 2022

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE
The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE
The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. <input type="checkbox"/> NONE The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	
Ally Financial	2018 BMW X1 22,000 miles Financed. Debtor in arrears \$2,500.00.	40,618.00	25,000.00	25,000.00	15,618.00	

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: _____

Explain below why the plan is being modified: _____ Explain below how the plan is being modified: _____

Plan modified to reflect terms of loan modification on Nationwide Mtg.
Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No
Amended Schedules already filed.

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 9, 2022

Kimberly Mitchell
Debtor

Date: _____

Joint Debtor

Date: 5/9/2022

Alphonse De Simone
Alphonse De Simone, Esq. 015131977
Attorney for the Debtor(s)

In re:
Kimberly Mitchell
Debtor

Case No. 21-11650-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 10, 2022

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2022:

Recip ID	Recipient Name and Address
db	+ Kimberly Mitchell, 30 Carrington Place, Clifton, NJ 07013-2659
519126401	+ ADT Security Services, PO Box 371967, Pittsburgh, PA 15250-7967
519126402	+ ADT Security Services, Inc., PO Box 96175, Las Vegas, NV 89193-6175
519186246	+ Celentano Staudmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
519126417	+ Geico, One Geico Center, Macon, GA 31296-0001
519186245	+ Hackensack University Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915
519135066	+ Law Office of Paul L. Marks, P.L.L.C., 299 North Plank Rd Ste 104, Newburgh, NY 12550-1787
519126421	+ National Credit Mgmt, Attn: Bankruptcy, Po Box 32900, Saint Louis, MO 63132-8900
519126425	+ New York University Dental School, 345 1st Avenue, New York, NY 10010-5611
519126427	Public Service Electric & Gas, PO Box 14104, New Brunswick, NJ 08906
519135067	+ Sanjeev Kaul, MD, Law Office of Paul L. Marks, P.L.L.C., 299 North Plank Rd Ste 104, Newburgh, NY 12550-1787
519186247	Wilkin Association, PO Box 15410, Wilmington, DE 19850-5410

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 10 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	May 10 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ally@ebn.phinsolutions.com	May 10 2022 20:37:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 10 2022 20:45:38	Ally Capital, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519142319	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 10 2022 20:37:00	Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961
519126403	+ Email/Text: backoffice@affirm.com	May 10 2022 20:38:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
519141619	Email/Text: ally@ebn.phinsolutions.com	May 10 2022 20:37:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519255474	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 10 2022 20:45:38	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519126404	+ Email/Text: ally@ebn.phinsolutions.com	May 10 2022 20:37:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
519126405	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 10 2022 20:37:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519130169	Email/PDF: resurgentbknotifications@resurgent.com	May 10 2022 20:45:34	Ashley Funding Services, LLC, Resurgent Capital

District/off: 0312-2

User: admin

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			Services, PO Box 10587, Greenville, SC 29603-0587
519126406	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 10 2022 20:37:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
519151040	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 10 2022 20:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519126407	+ Email/Text: BarclaysBankDelaware@tsico.com	May 10 2022 20:37:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
519126410	+ Email/Text: ering@cbhv.com	May 10 2022 20:38:00	CBHV, PO Box 831, Newburgh, NY 12551-0831
519126408	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 10 2022 20:45:32	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519126409	+ Email/PDF: acg.coaf.ebn@aisinfo.com	May 10 2022 20:45:27	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519142255	+ Email/PDF: ebn_ais@aisinfo.com	May 10 2022 20:45:33	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519126413	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 10 2022 20:38:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519126414	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 10 2022 20:38:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519126415	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 10 2022 20:38:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519126412	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 10 2022 20:38:00	Comenity bank/J Crew, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519126416	+ Email/PDF: creditonebknotifications@resurgent.com	May 10 2022 20:45:33	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519126417	^ MEBN	May 10 2022 20:34:14	Geico, One Geico Center, Macon, GA 31296-0001
519126418	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 10 2022 20:37:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519203471	Email/Text: JCAP_BNC_Notices@jcap.com	May 10 2022 20:38:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN. 56302-9617
519126411	Email/PDF: ais.chase.ebn@aisinfo.com	May 10 2022 20:45:25	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519134817	Email/Text: legaldivision@kheaa.com	May 10 2022 20:37:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
519130168	Email/PDF: resurgentbknotifications@resurgent.com	May 10 2022 20:45:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519186248	+ Email/Text: micnjbd@gmail.com	May 10 2022 20:38:00	Medical Imaging Center of North Jersey, 1111 Paulison Avenue, Clifton, NJ 07011-3600
519164102	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 10 2022 20:45:32	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519126419	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 10 2022 20:45:31	MidFirst Bank, PO Box26648, Oklahoma City, OK 73126-0648
519126420	+ Email/Text: nsm_bk_notices@mrcooper.com	May 10 2022 20:37:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
519126422	+ Email/PDF: pa_dc_claims@navient.com	May 10 2022 20:45:27	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
519139261	Email/PDF: pa_dc_ed@navient.com	May 10 2022 20:45:26	Navient Solutions, LLC. On behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
519126424	+ Email/PDF: pa_dc_claims@navient.com	May 10 2022 20:45:38	Naviet, Attn: Claims Dept, Po Box 9500,

District/off: 0312-2

User: admin

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		Wilkes-Barr, PA 18773-9500	
519126426	+ Email/Text: bcwrtoff@cablevision.com	May 10 2022 20:38:00	Optimum, 99 Hawley Lane, Stratford, CT 06614-1202
519192444	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 10 2022 20:45:33	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519132429	Email/Text: bnc-quantum@quantum3group.com	May 10 2022 20:38:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519126428	+ Email/PDF: gecsed@recoverycorp.com	May 10 2022 20:45:36	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519167875	+ Email/PDF: gecsed@recoverycorp.com	May 10 2022 20:45:32	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519127769	+ Email/PDF: gecsed@recoverycorp.com	May 10 2022 20:45:38	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519126429	+ Email/PDF: gecsed@recoverycorp.com	May 10 2022 20:45:36	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519126430	+ Email/PDF: gecsed@recoverycorp.com	May 10 2022 20:45:36	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519126431	+ Email/Text: bncmail@w-legal.com	May 10 2022 20:37:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519126423		Navient Solutions Inc
519126432		TL Credit Management
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2022 at the address(es) listed below:

Name	Email Address
Alphonse DeSimone	on behalf of Debtor Kimberly Mitchell AlphonseD@comcast.net r46452@notify.bestcase.com

District/off: 0312-2

User: admin

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Date Rcvd: May 10, 2022

Form ID: pdf901

Total Noticed: 56

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca Ann Solarz

on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

Regina Cohen

on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6